

2. It is unclear that or how the abstract does not meet the language and format requirements. It is submitted that the abstract clearly summarizes the invention.

IN THE CLAIMS

Please amend Claim 22 as follows:

line 2, delete "it" and insert --the card--.

REMARKS

Claims 1-9, 11-13- 15-18, 21-23 and 25-29 are objected to as being anticipated by *Barlow et al.* U.S Patent 6,038,551, with particular reference to Col. 14, lines 5-61 and Figs. 3, 5 and 7-10. This passage of the cited document describes three interactions using an IC card which can store a private key. The two uses described in col. 14, lines 31-42 and 43-58 respectively are authentications of the user. *Barlow et al* does not suggest a method of creating a complete transaction message in the smart card, without outside interaction.

It is therefore respectfully submitted that the subject matter of the independent claims and the subclaims when combined with the appropriate independent claims are both novel and non-obvious. The reference to *Heinonen et al.* (US 5 887 266) does not suggest the isolated creation of signed a transaction message in a smart card.

ASSIGNMENT

A copy of an assignment is faxed herewith. Complete original assignment documents will sent by mail.

Respectfully submitted,
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